

**SELF-SERVICE TERMINAL****Abstract**

A self-service terminal (14 or 214) is described. The terminal has a user interface (22) including transaction entry means (28) and a token reader (50) for reading an identification token. The terminal (14 or 214) is operable to read a token indicating that a transaction is to be entered using a communications device (21), such as a telephone. The terminal further includes contact means (78,82 or 217,282) for contacting the communications device (21) to allow a transaction to be entered thereby. A method of operating a self-service terminal, and a self-service terminal system, are also described.